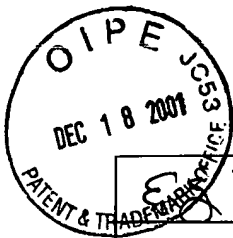


PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)	ATTY. DOCKET NO. 36287-00900	SERIAL NO. 09/671,783
	APPLICANT LARDY et al.	
	FILING DATE September 27, 2000	GROUP ART UNIT 2164

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EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
EJ	5,692,233	11/1997	Garman			
	5,802,499	09/1998	Sampson et al.			
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INFORMATION DISCLOSURE STATEMENT

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Docket Number (Optional)

36287-00900

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Group Art Unit

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*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
eg		6,092,056	07/18/00	Tull, Jr. et al.			
eg		6,078,904	06/20/00	Rebane			
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eg		6,067,533	05/23/00	McCauley et al.			
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eg		Keenan et al. Historical Default Rates of Corporate Bond Issuers, 1920-1999. Moody's Investors Service, 1/00.
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INFORMATION DISCLOSURE CITATION

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Docket Number (Optional)

36287-00900

Application Number

TBA

Applicant(s)

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